



Robert M. Duval
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September 30, 2010

Making Home Affordable Compliance
Mailstop C3F
8000 Jones Branch Drive
McLean, VA 22102


VIA UPS

Re: Initial HAMP Certification

Dear Sir or Madam:

Enclosed please find the initial certification ("Certification") executed by an authorized official of American Home Mortgage Servicing, Inc. ("AHMSI"), as required under the Commitment to Purchase Financial Instrument and Servicer Participation Agreement ("SPA") with Fannie Mae in its capacity as financial agent for the United States (as designated by Treasury) and under Home Affordable Modification Program ("HAMP") Supplemental Directive 10-06, Guidance on Annual Servicer Certification Required by the Servicers Participation Agreement ("SD 10-06").

(b)(4), (b)(8)

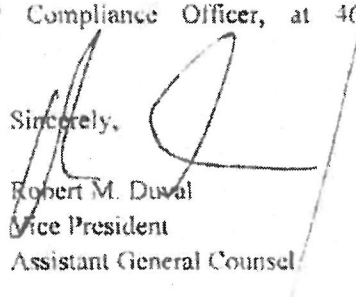


1525 South Belt Line Road, Coppell, Texas 75019

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If you have any questions regarding this letter or the Certification, please do not hesitate to contact me or Vickie Pruitt, Chief HAMP Compliance Officer, at 469-645-3328, vickie.pruitt@ahmsi3.com.

Sincerely,



Robert M. Duval
Vice President
Assistant General Counsel

Enclosure: Certification, dated September 30, 2010